<u>CLAIMS</u>

We claim

1.   A method comprising the steps of:

(a)   receiving at least one identifying input from a user at an automated *e.g. reading an account # from a card* transaction machine;

(b)   receiving at least one transaction request input corresponding to a request to conduct a financial transaction from the user at the transaction machine;

(c)   sending from the transaction machine to a first computer, a marketing request message including user data corresponding to an identifying input from the user;

(d)   sending from the transaction machine to a second computer, a transaction request message including transaction request data corresponding to an identifying input from the user and the transaction request input;

(e)   selecting through operation of the first computer responsive to the user data, data corresponding to a presentation to be made to the user;

90

(f)   sending from the first computer to the transaction machine a marketing

response message including presentation data corresponding to the

presentation;

(g)   determining through operation of the second computer responsive to the

transaction request data, a transaction response;

(h)   sending from the second computer to the transaction machine a transaction

response message including transaction response data corresponding to the

transaction response;

(i)   presenting responsive to the presentation data at least one output through

at least one output device in connection with the transaction machine;

(j)   carrying out the financial transaction through operation of at least one

transaction function device in connection with the transaction machine

responsive to the transaction response data.

2.   The method according to claim 1 and prior to step (a) further comprising the step

of:

91

operating a software agent on a computer in the automated transaction machine, wherein the agent is operative to cause the transaction machine to present the output in step (i).

3. The method according to claim 2 wherein the software agent is also operative to cause the first marketing request message to be sent to the first computer in step (c).

4. The method according to claim 1 wherein the automated transaction machine executes a transaction sequence including a plurality of states, and prior to step (a) further comprising the step of:

including in the transaction sequence a presentation state, wherein step (i) is executed responsive to the transaction machine reaching the presentation state in the transaction sequence.

5. The method according to claim 4 and further comprising the step of including in the transaction sequence a sending state, wherein step (c) is executed responsive to the transaction machine reaching the sending state in the transaction sequence.

6. The method according to claim 1 and prior to step (a) further comprising the step of installing a software agent on a computer in the transaction machine, wherein the agent is operative to cause step (i) to be performed.

7.   The method according to claim 1 wherein step (d) is executed prior to step (i).

8.   The method according to claim 7 wherein step (j) is carried out subsequent to step (i).

9.   The method according to claim 1 and further comprising the steps of:

5

(k)   receiving at least one responsive input from the user responsive to at least one output presented in step (i);

(l)   sending from the transaction machine to the first computer a marketing acknowledgment message including responsive data representative of a responsive input.

10.   The method according to claim 9 wherein step (j) is carried out prior to step (l).

11.   The method according to claim 9 and prior to step (a) further comprising the step of installing a software agent on a computer in the transaction machine, wherein step (l) is carried out responsive to operation of the software agent.

12.   The method according to claim 1 wherein the presentation data includes data

15   corresponding to a plurality of instructions, and wherein in step (i) a plurality of outputs are

provided through at least one output device on the transaction machine responsive to the

instructions.

13.   The method according to claim 1 wherein in step (f) the presentation data includes

a plurality of presentation instructions, and wherein in step (i) a question output requesting an

5   input from the user is presented, and further comprising the step of receiving an answer input

from the user responsive to the question output, through an input device on the automated

transaction machine.

14.   The method according to claim 13 and further comprising the step of:

(k)   presenting to the user a further output through an output device on the

10   transaction machine response to the answer input and at least one of the

presentation instructions.

15.   The method according to claim 13 and further comprising the step of sending a

marketing acknowledgment message from the transaction machine to the first computer, the

marketing acknowledgment message including responsive data representative of the answer

15   input.

16.   The method according to claim 14 wherein in step (k) a first further output is

presented at the machine responsive to at least one of the presentation instructions when the user

inputs a first answer input, and a second further output is presented at the machine responsive to at least one of the presentation instructions when the user inputs a second answer input.

17.   The method according to claim 1 wherein step (i) includes presenting a coupon to the user.

18.   The method according to claim 1 and further comprising the steps of:

storing at least one sequence comprising data representative of a plurality of presentations in a data store in operative connection with the first computer;;

storing in the data store, data representative of presentations in the sequence that have been previously been made to the user;

wherein in step (e) the computer is operative to select a presentation in the sequence not previously made to the user.

19.   The method according to claim 18 wherein the sequence has an associated order in which presentations included in the sequence are presented, and wherein in step (e) the computer is operative to select a first presentation that has not been previously made to the user and which is next in the order.

20.   The method according to claim 19 and further comprising the step of storing in the data store in correlated relation with data representative of the user, data representative of a second presentation, wherein the second presentation is next in the order of the sequence after the first presentation.

5   21.   The method according to claim 20 and further comprising repeating steps (a) through (e) wherein in step (e) the second presentation is selected.

22.   The method according to claim 1 wherein in step (a) the identifying input includes an account number read by the transaction machine from a card presented by the user.

23.   The method according to claim 1 wherein in step (c) the marketing request message includes data representative of a message type and an account number associated with the user.

24.   The method according to claim 1 wherein in step (f) the marketing response message includes data representative of a name associated with the user.

25.   The method according to claim 1 wherein in step (f) the marketing response
15   message includes data corresponding to a display screen, and prior to step (i) further comprising the step of operating a computer in the transaction machine responsive to the data corresponding to the display screen to recover from a data store in operative connection with the computer in

the transaction machine data usable to graphically produce the display screen, wherein in step (i) the display screen is output.

26.   The method according to claim 1 wherein in step (f) the marketing response message further includes data representative of a time-out value, and wherein in step (i) the output is presented for a period corresponding to the time-out value.

27.   The method according to claim 1 wherein in step (f) the marketing response message further includes data representative of a first screen, and a first input key and a second input key on the transaction machine and wherein the marketing response message further includes data representative of a second screen corresponding to selection of the first input key, and wherein in step (i) the first screen is output, and further comprising the steps of:

providing an input through the first input key of the transaction machine;

presenting the second screen through an output device of the transaction machine responsive to the input through the first input key.

28.   The method according to claim 1 wherein in step (f) the marketing response message includes data corresponding to a coupon, and prior to step (i) further comprising the steps of operating a computer in the transaction machine responsive to the data corresponding to a coupon to recover from a data store in operative connection with the computer in the

97

transaction machine, data usable to print a coupon wherein in step (i) a coupon is output from the machine.

29.   The method according to claim 1 wherein in step (f) the presentation data includes script data, wherein the script data includes data corresponding to at least one of a display, a question and a prompt, and wherein in step (i) the output is presented responsive to the script data.

30.   The method according to claim 1 wherein in step (f) the marketing response message includes a portion having an ISO 8583 message format.

31.   The method according to claim 9 wherein in step (l) the marketing acknowledgment message includes data representative of an account number associated with the user.

32.   The method according to claim 9 wherein the responsive input is a response to a yes/no query, and further comprising the step of communicating data representative of the user and the response from the first computer to a workstation.

33.   The method according to claim 9 wherein the responsive input is a numeric input, and further comprising the step of communicating data representative of the user and the numeric input from the first computer to a workstation.

34.   The method according to claim 33 wherein the numeric input corresponds to a user phone number, and further comprising the step of contacting the user at the phone number.
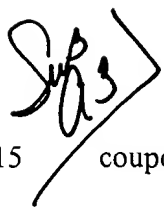
35.   The method according to claim 9 wherein the marketing acknowledgment message in step (l) includes a portion having an ISO 8583 message format.

5   36.   The method according to claim 1 and prior to step (i) further comprising the steps of:

loading in a data store in the automated transaction machine, output data corresponding to a plurality of outputs;

10   recovering from the data store through operation of a computer in the transaction machine, an output corresponding to the presentation data in the marketing response message, wherein the output is presented in step (i).

37.   The method according to claim 36 wherein the output data includes a plurality of display screens, wherein a display screen is output in step (i).

38.   The method according to claim 36 wherein the output data includes plurality of
15   coupons, and wherein a coupon in output in step (i).

39.   The method according to claim 1 and prior to step (e) further comprising the step

of:

storing in a data store in operative connection with the first computer, data

representative of a plurality of users and a plurality of segments, wherein the user

5   is associated in the data store with at least one first segment, and wherein in step

(e) the presentation is selected responsive to the user being associated with the

first segment.

40.   The method according to claim 39 and prior to step (e) further comprising the step

of:

10   storing in the data store in operative connection with the first computer, a plurality

of campaigns, wherein each campaign includes at least one presentation, and

wherein the first segment is associated in the data store with at least one

campaign, and wherein in step (e) the presentation is selected from a campaign

associated with the first segment.

15   41.   The method according to claim 1 and prior to step (c) further comprising the steps

of:

100

(k)   storing in a data store in operative connection with the first computer, data

representative of at least one attribute of a plurality of automated

transaction machines including the automated transaction machine

receiving the identifying input from the user in step (a);

5   (l)   determining at least one attribute associated with the transaction machine

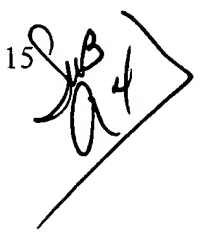sending the message in step (c) responsive to the operation of the first

computer;

wherein in step (c) the presentation is selected responsive to the at least one

attribute of the transaction machine receiving the identifying input from the user

10   in step (a).

42.   The method according to claim 41 wherein the attributes stored in step (k) include

data corresponding to presentation data stored in data stores in the respective automated

transaction machines.

43.   The method according to claim 41 wherein the attributes stored in step (k) include

15   data corresponding to a configuration of input devices in the respective automated transaction

machines.

44. The method according to claim 1 and prior to step (b) further comprising the step of storing in a data store in operative connection with the first computer, data representative of a plurality of target audience users, a plurality of presentations to be presented to the target audience users and at least one general presentation, wherein in step (e) the first computer is operative to select the general presentation responsive to the user not being among the target audience users.

45. The method according to claim 2 and prior to step (i) further comprising the step of storing data corresponding to a default presentation in a data store in operative connection with the computer operating in the transaction machine, and wherein in step (i) the agent is operative to cause the presentation corresponding to the presentation data in the marketing response message to be output when the message sent in step (f) has been received by the machine when step (i) is ready to be performed, and further comprising repeating steps (a) through (c), and wherein if no presentation data has been received by the transaction machine when step (i) is next ready to be performed, the default presentation is output.

46. A method comprising the steps of:

    (a) carrying out a financial transaction for a user through operation of an automated transaction machine by communicating financial transaction messages between the transaction machine and a first computer; and

(b)   marketing at least one product to the user through operation of the

transaction machine by communicating marketing messages between the

transaction machine and a second computer.

47.   The method according to claim 46 wherein step (b) is carried out concurrently

5   with step (a).